



*Home Office: Bloomfield, Connecticut*

*Mailing Address: Hartford, Connecticut 06152*

**CONNECTICUT GENERAL LIFE INSURANCE COMPANY**

a CIGNA company (called CG)

**CERTIFICATE RIDER**

No. CR7BIAS08-1

CR7BIAS09-1

Policyholder: Brookhaven Science Associates LLC.

Rider Eligibility: Each eligible employee as reported to the insurance company by your Employer

Policy No. or Nos. 3210488-OAP1, OAP4

EFFECTIVE DATE: January 1, 2008

You will become insured on the date you become eligible, if you are in Active Service on that date, or if you are not in Active Service on that date due to your health status.

This certificate rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above.

*Deborah Young, Corporate Secretary*



CIGNA HealthCare

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The section entitled **Maximum Reimbursable Charge** in THE SCHEDULE —Open Access Plus Medical Benefits — in your certificate is changed to read as follows:

The definition in your certificate entitled “**Maximum Reimbursable Charge**” is replaced by the definition attached to this certificate rider.



<p><b>Maximum Reimbursable Charge</b></p> <p>Maximum Reimbursable Charge is determined based on the lesser of the provider's normal charge for a similar service or supply; or</p> <p>A percentile of charges made by providers of such service or supply in the geographic area where the service is received. These charges are compiled in a database we have selected.</p> <p><b>Note:</b></p> <p>The provider may bill you for the difference between the provider's normal charge and the Maximum Reimbursable Charge, in addition to applicable deductibles, copayments and coinsurance.</p>	<p>Not Applicable</p>	<p>90th Percentile</p>
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## Definitions

### Maximum Reimbursable Charge - Medical

The Maximum Reimbursable Charge for covered services is determined based on the lesser of:

- the provider's normal charge for a similar service or supply;  
or
- a policyholder-selected percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in a database selected by CG.

The percentile used to determine the Maximum Reimbursable Charge is listed in The Schedule.

The Maximum Reimbursable Charge is subject to all other benefit limitations and applicable coding and payment methodologies determined by CG. Additional information about how CG determines the Maximum Reimbursable Charge is available upon request.